

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Ismael Hector Torres**
Edie D. Torres

CASE NO **04-61462**

CHAPTER **13**

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
1713 Wilson Ave. 3 BR/2 BA Rental Home Waco, Texas	Purchase Money	C	\$25,326.00	\$8,222.73
1716 Wilson Ave. 2 BR/1 BA Rental Property Waco, Texas 76708	Purchase Money	C	\$14,000.00	\$12,467.88
1727 Wilson Ave. 2 BR/1BA Waco, Texas 76708	Purchase Money	C	\$19,940.00	\$25,000.00
			\$59,266.00	\$45,690.61

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Ismael Hector Torres**
Edie D. Torres

CASE NO **04-61462**

CHAPTER **13**

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	C	\$20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings including audio, video and computer equipment.		Stove	C	\$65.00
		Refrigerator	C	\$300.00
		Washer/Dryer	C	\$100.00
		Couch	C	\$100.00
		Coffee Table	C	\$25.00
		Television	C	\$50.00
		Bed	C	\$75.00
		Dresser	C	\$10.00
		Chair	C	\$40.00
		Bed	C	\$150.00
		Dresser	C	\$75.00
		Chest of Drawers	C	\$50.00
Total >				\$1,210.00

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Ismael Hector Torres**
Edie D. Torres

CASE NO **04-61462**

CHAPTER **13**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Televisions (2)	C	\$150.00
		Stereo	C	\$65.00
		Table and Chairs	C	\$150.00
		Videos, CDs, and Tapes	C	\$150.00
		Linens	C	\$125.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
Total >				\$1,700.00

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Ismael Hector Torres**
Edie D. Torres

CASE NO **04-61462**

CHAPTER **13**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
Total >				\$1,700.00

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UNITED STATES BANKRUPTCY COURT
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WACO DIVISION

IN RE: **Ismael Hector Torres**
Edie D. Torres

CASE NO **04-61462**

CHAPTER **13**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1993 Ford F150	C	\$6,100.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total >				\$7,800.00

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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Ismael Hector Torres**
Edie D. Torres

CASE NO **04-61462**

CHAPTER **13**

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☒ 11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

☐ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
1713 Wilson Ave. 3 BR/2 BA Rental Home Waco, Texas	11 U.S.C. Sec. 522(d)(5)	\$17,103.27	\$25,326.00
1716 Wilson Ave. 2 BR/1 BA Rental Property Waco, Texas 76708	11 U.S.C. Sec. 522(d)(5)	\$1,532.12	\$14,000.00
1727 Wilson Ave. 2 BR/1BA Waco, Texas 76708	11 U.S.C. Sec. 522(d)(1)	\$0.00	\$19,940.00
Cash	11 U.S.C. Sec. 522(d)(5)	\$20.00	\$20.00
Stove	11 U.S.C. Sec. 522(d)(3)	\$65.00	\$65.00
Refrigerator	11 U.S.C. Sec. 522(d)(3)	\$300.00	\$300.00
Washer/Dryer	11 U.S.C. Sec. 522(d)(3)	\$100.00	\$100.00
Couch	11 U.S.C. Sec. 522(d)(3)	\$100.00	\$100.00
Coffee Table	11 U.S.C. Sec. 522(d)(3)	\$25.00	\$25.00
Television	11 U.S.C. Sec. 522(d)(3)	\$50.00	\$50.00
Bed	11 U.S.C. Sec. 522(d)(3)	\$75.00	\$75.00
Dresser	11 U.S.C. Sec. 522(d)(3)	\$10.00	\$10.00
		\$19,420.39	\$60,051.00

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Ismael Hector Torres**
Edie D. Torres

CASE NO **04-61462**

CHAPTER **13**

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Chair	11 U.S.C. Sec. 522(d)(3)	\$40.00	\$40.00
Bed	11 U.S.C. Sec. 522(d)(3)	\$150.00	\$150.00
Dresser	11 U.S.C. Sec. 522(d)(3)	\$75.00	\$75.00
Chest of Drawers	11 U.S.C. Sec. 522(d)(3)	\$50.00	\$50.00
Televisions (2)	11 U.S.C. Sec. 522(d)(3)	\$150.00	\$150.00
Stereo	11 U.S.C. Sec. 522(d)(3)	\$65.00	\$65.00
Table and Chairs	11 U.S.C. Sec. 522(d)(3)	\$150.00	\$150.00
Videos, CDs, and Tapes	11 U.S.C. Sec. 522(d)(3)	\$150.00	\$150.00
Linens	11 U.S.C. Sec. 522(d)(3)	\$125.00	\$125.00
1993 Ford F150	11 U.S.C. Sec. 522(d)(2)	\$2,950.00	\$6,100.00
		\$23,285.39	\$67,066.00

IN RE: **Ismael Hector Torres**

Debtor

CASE NO **04-61462**

(If Known)

Edie D. Torres

Joint Debtor

CHAPTER **13****SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)**☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: x0202 Axiom Advertising Attn: Micheal Milligan 524 Esther Waco, Texas 76710	J	DATE INCURRED: 2/2000 NATURE OF LIEN: Purchase Money COLLATERAL: 1727 Wilson, Waco, Texas 76708 REMARKS: Direct Pay				\$25,000.00	\$5,060.00
		COLLATERAL VALUE: \$19,940.00					
ACCT #: x0202 Axiom Advertising Attn: Micheal Milligan 524 Esther Waco, Texas 76710	J	DATE INCURRED: Various NATURE OF LIEN: Arrearage claim COLLATERAL: 1727 Wilson, Waco, Texas 76708 REMARKS: Includes payments for May -July 2004. Next payment due August 2004.				\$1,200.00	
		COLLATERAL VALUE: \$1,200.00					
ACCT #: Bill L. Bradley 6833 US Hwy 175 E Larue, TX 75770-4901	C	DATE INCURRED: 8/2001 NATURE OF LIEN: Purchase Money COLLATERAL: 1713 Wilson Ave., Waco, Texas 76708 REMARKS: Direct Pay				\$8,222.73	
		COLLATERAL VALUE: \$25,326.00					
ACCT #: Bill L. Bradley 6833 US Hwy 175 E Larue, TX 75770-4901	C	DATE INCURRED: Various NATURE OF LIEN: Arrearage claim COLLATERAL: 1713 Wilson Ave., Waco, Texas 76708 REMARKS: Includes payments for June-July 2004. Next payment due August 2004.				\$800.00	
		COLLATERAL VALUE: \$800.00					
ACCT #: Bruce & Dianne Swank 5039 Lake Cherokee Henderson, TX 75652	H	DATE INCURRED: 8/2001 NATURE OF LIEN: Purchase Money COLLATERAL: 1716 Wilson Ave. REMARKS: Direct Pay				\$12,467.88	
		COLLATERAL VALUE: \$14,000.00					
Total for this Page (Subtotal) >						\$47,690.61	\$5,060.00
Running Total >						\$47,690.61	\$5,060.00

1 continuation sheets attached

IN RE: **Ismael Hector Torres**
 Debtor
Edie D. Torres
 Joint Debtor

CASE NO **04-61462**
 (If Known)
 CHAPTER **13**

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxxxxx5018 Buddy Skeen Tax Assessor-Collector PO Box 406 Waco TX 76703	J	DATE INCURRED: 2001-2004 NATURE OF LIEN: Taxes COLLATERAL: 1727 Wilson REMARKS: COLLATERAL VALUE: \$2,700.00				\$2,700.00	
ACCT #: World Finance 1422 Austin Waco, TX 76701	H	DATE INCURRED: 8/2004 NATURE OF LIEN: Signature Loan COLLATERAL: 1993 Ford F150 REMARKS: Direct Pay COLLATERAL VALUE: \$6,100.00				\$500.00	
Total for this Page (Subtotal) >						\$3,200.00	\$0.00
Running Total >						\$50,890.61	\$5,060.00

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Ismael Hector Torres**
Edie D. Torres

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CHAPTER **13**

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,925 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,225 for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).*

☒ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE: Ismael Hector Torres
 Debtor
Edie D. Torres
 Joint Debtor

CASE NO 04-61462
 (If Known)
 CHAPTER **13**

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Continuation Sheet No. 1

TYPE OF PRIORITY	Child Support & Alimony
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CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: Attorney General Child Support Division PO Box 1969 Waco, TX 76703-1969	J	DATE INCURRED: Unknown CONSIDERATION: Back Child Support REMARKS: Direct Pay				\$27,000.00	\$27,000.00
Total for this Page (Subtotal) >						\$27,000.00	\$27,000.00
Running Total >						\$27,000.00	\$27,000.00

IN RE: Ismael Hector Torres
 Debtor
Edie D. Torres
 Joint Debtor

CASE NO 04-61462
 (If Known)
 CHAPTER **13**

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Continuation Sheet No. 2

TYPE OF PRIORITY	Administrative allowances
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CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: James C. Herring & Associates 6801 Sanger Avenue, Ste. 190 Waco, TX 76710	C	DATE INCURRED: 07/20/2004 CONSIDERATION: Attorney Fees REMARKS:				\$1,994.00	\$1,994.00
Total for this Page (Subtotal) >						\$1,994.00	\$1,994.00
Running Total >						\$28,994.00	\$28,994.00

IN RE: **Ismael Hector Torres**

Debtor

CASE NO **04-61462**

(If Known)

Edie D. Torres

Joint Debtor

CHAPTER **13****SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx4876 Capital One P.O. Box 85617 Richmond, VA 23285	J	DATE INCURRED: Various CONSIDERATION: Credit Card REMARKS:				\$1,000.00
ACCT #: xxxxxx4876 Capital One PO Box 85649 Richmond, VA 23285	J	DATE INCURRED: Various CONSIDERATION: Credit Card REMARKS:				\$526.64
ACCT #: Consuelo Torres 3212 N. 17th St. Waco, TX 76708	H	DATE INCURRED: Various CONSIDERATION: Signature Loan REMARKS:				\$2,400.00
ACCT #: Diversified Collection PO Box 9049 Pleasanton, CA 94566	H	DATE INCURRED: Various CONSIDERATION: Collecting for US Department REMARKS:				Notice Only
ACCT #: Financial Corp of America PO Box 16468 Austin TX 78761	J	DATE INCURRED: Various CONSIDERATION: Collecting for Providence REMARKS:				Notice Only
ACCT #: McCreary, Veselka, Bragg & Allen, P.C. Lee Gordon P. O. Box 26990 Austin, TX 78755	J	DATE INCURRED: CONSIDERATION: Taxes REMARKS:				Notice Only
ACCT #: OSI Collection Services PO Box 550720 Jacksonville, FL 32255	J	DATE INCURRED: Various CONSIDERATION: Collecting for Capital One REMARKS:				Notice Only
1 continuation sheets attached						
Total for this Page (Subtotal) >						\$3,926.64
Running Total >						\$3,926.64

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE		DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:	PDI Management 625 The City Dr. S. Ste. 150 Orange, CA 92868	J	DATE INCURRED: Various CONSIDERATION: Collecting for Providian REMARKS:				Notice Only
ACCT #: xx7026	Providence Clinic PO Box 20308 Waco TX 76702	J	DATE INCURRED: Various CONSIDERATION: Medical Bills REMARKS:				\$399.00
ACCT #:	Providence Health Alliance 6901 Medical Pkwy Waco, TX 76712	J	DATE INCURRED: Various CONSIDERATION: Medical Bills REMARKS:				\$542.50
ACCT #: xxxx-xxxx-xxxx-2468	Providian PO Box 99604 Arlington, TX 76096-9604	J	DATE INCURRED: Various CONSIDERATION: Credit Card REMARKS:				\$1,144.90
ACCT #: xxxx-xxxx-xxxx-2468	Providian National Bank 4900 Johnson Dr. Pleasanton, CA 94588	J	DATE INCURRED: Various CONSIDERATION: Credit Card REMARKS:				\$1,000.00
ACCT #: xxxxxx4581	US Department of Education PO Box 4169 Greenville, TX 75403	H	DATE INCURRED: Various CONSIDERATION: Student Loan REMARKS: Direct Pay				\$11,759.72
Total for this Page (Subtotal) >							\$14,846.12
Running Total >							\$18,772.76

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Ismael Hector Torres**
Edie D. Torres

CASE NO **04-61462**

CHAPTER **13**

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

**UNITED STATES BANKRUPTCY COURT
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CHAPTER **13**

SCHEDULE H (CODEBTORS)

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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CHAPTER **13**

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home)	\$293.80
Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Utilities: Electricity and heating fuel	\$75.00
Water and sewer	\$30.00
Telephone	\$35.00
Other:	
Home maintenance (repairs and upkeep)	
Food	\$150.00
Clothing	\$50.00
Laundry and dry cleaning	
Medical and dental expenses (not covered by insurance)	\$25.00
Transportation (not including car payments)	\$150.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	
Charitable contributions	
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	
Life	
Health	
Auto	\$58.15
Other:	
Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto	
Other: Rental Properties	\$607.19
Other: Truck	\$75.00
Other: Student Loan	\$50.00
Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at debtor's home	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other: Personal care/hygiene	\$15.00
Other:	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$1,614.14
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	\$1,799.14
B. Total projected monthly expenses (including separate spouse budget if applicable)	\$1,614.14
C. Excess income (A minus B)	\$185.00
D. Total amount to be paid into plan each Monthly (interval)	Variable

**UNITED STATES BANKRUPTCY COURT
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CHAPTER **13**

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$59,266.00		
B - Personal Property	Yes	4	\$7,800.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2			\$50,890.61
E - Creditors Holding Unsecured Priority Claims	Yes	3			\$28,994.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2			\$18,772.76
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$1,799.14
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$1,614.14
Total Number of Sheets of ALL Schedules		> 18			
Total Assets >			\$67,066.00		
Total Liabilities >				\$98,657.37	

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
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IN RE: **Ismael Hector Torres**
Edie D. Torres

CASE NO **04-61462**

CHAPTER **13**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 07/28/2004

Signature /s/ Ismael Hector Torres
Ismael Hector Torres

Date 07/28/2004

Signature /s/ Edie D. Torres
Edie D. Torres

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Ismael Hector Torres**
Edie D. Torres

CASE NO **04-61462**

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$14,470.33	Debtor Income from Employment YTD
\$22,957.27	Debtor Income from Employment 2003
\$20,000.00	Debtor Income from Employment 2002 Est.
\$700.00	Spouse Income from Employment YTD Est.
\$2,500.00	Spouse Income from Employment 2003 Est.
\$2,000.00	Spouse Income from Employment 2002 Est.

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$3,225.00	Debtor Income from Rental Income YTD Est.
\$6,900.00	Debtor Income from Rental Income 2003 Est.
\$6,900.00	Debtor Income from Rental Income 2002 Est.

3. Payments to creditors

None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Bruce & Dianne Swank	Monthly	\$336.83/month	\$12,467.88
5039 Lake Cherokee	(Last 90 days)		
Henderson, TX 75652			

None ☐ b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
Consuelo Torres	Monthly	\$150.00/Month	\$2,400.00
3212 N. 17th St.			
Waco, TX 76708			

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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IN RE: **Ismael Hector Torres
Edie D. Torres**

CASE NO **04-61462**

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
James C. Herring & Associates 6801 Sanger Avenue, Ste. 190 Waco, TX 76710	07/20/2004	\$6.00+Filing Fees

10. Other transfers

None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

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Continuation Sheet No. 3

15. Prior address of debtor

None ☒ If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None ☒ b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

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STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

-
- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

-
- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

-
- None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

- None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

- None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

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STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

25. Pension Funds

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

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CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 7

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of 8 sheets, and that they are true and correct.

Date 07/28/2004

Signature /s/ Ismael Hector Torres
of Debtor Ismael Hector Torres

Date 07/28/2004

Signature /s/ Edie D. Torres
of Joint Debtor Edie D. Torres
(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

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Edie D. Torres
Debtor(s)

CASE NO **04-61462**

CHAPTER **13**

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$209.00 filing fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$839.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$239.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNOWLEDGEMENT

I hereby certify that I have read this notice on this 28th day of July, 2004.

/s/ Ismael Hector Torres
Ismael Hector Torres

/s/ Edie D. Torres
Edie D. Torres

**UNITED STATES BANKRUPTCY COURT
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Edie D. Torres
Debtor(s)

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CHAPTER **13**

DISCLOSURE OF COMPENSATION UNDER 11 U.S.C. § 329 AND B.R. 2016(B)

Amount paid:	\$6.00
Amount to be paid through the plan:	\$1,994.00
Amount to be paid outside the plan:	
Property transferred to attorney:	None
Collateral held by attorney:	None
Source of compensation:	Current wages

I certify that I am the attorney for the above named debtor, and that the compensation paid or agreed to be paid to me for services rendered or to be rendered on behalf of the Debtor in or in connections with a case under Title 11 of the United States Code, such payment or agreement having been made after one year before the date of filing of the petition, is as indicated above.

I further certify that the Debtor has been informed and has agreed that the compensation paid shall include the following legal services: (a) All conferences with the Debtor; (b) Preparation of Petition and Schedules; (c) Attendance at 341 First Meeting and attendance at reaffirmation and/or confirmation hearings; (d) Preparation of routine motions.

I have not agreed to share this compensation with any person other than members of the firm.

Date 07/28/2004

/s/ Ismael Hector Torres
Ismael Hector Torres

/s/ Glynn Beaty
Glynn Beaty Bar No. **24026787**
James C. Herring & Associates
6801 Sanger Avenue, Ste. 190
Waco, TX 76710
Phone: (254) 399-9977 / Fax: (254) 399-9909

/s/ Edie D. Torres
Edie D. Torres